



# Independent Electrical Contractors of New England, Inc.



## Proposed House Bill No. HB-5383

### AN ACT CONCERNING ASSOCIATION HEALTH PLANS

March 15, 2022

Respectfully submitted to the Committee on Insurance and Real Estate Co-Chairs Lesser and Wood, and Honorable Members of this Committee.

My name is Allie French and I am the Executive Director of the Independent Electrical Contractors of New England, a trade organization comprised of small and medium sized Merit Shop Electrical Contractors, licensed by the Department of Consumer Protection and also includes industry related Associate Members.

On behalf of the Independent Electrical Contractors (IEC), its contractor members, associates, and clients, we are submitting this testimony in **“SUPPORT” of HB-5383, An Act Concerning Association Health Plans.**

Our Association, along with others, has been struggling for years to be able to offer our members and their employees a competitive, high quality and hopefully cost-effective health insurance plan. The ability to offer an Association Health Plan has been the most requested benefit by our contractor members. It is incredibly disappointing from an Association perspective to continually tell them we are unable to help with this matter.

Small and medium businesses are impacted the most by the substantial costs of insurance and many of our members fall into that business size category. By being able to offer an AHP to our member's employees, individuals who have elected to go without health insurance coverage due to the costs (which is now penalizable) would be able to now have coverage for their spouses and children at a more affordable price.

I think it is also important to consider the financial times that we are in. We are living in times of high inflation with no perspective to if or when costs will return to “normal”. Allowing to offer an Association Health Plan will lessen the financial burden to both business owners and to individuals as it relates to the cost of living.

There is currently a strong emphasis on workforce development in our State. Business's need to be able to offer their employees quality benefits for successful employee retention. There is opportunity for a more successful rate when employers can offer a pathway towards having the

ability to acquire much needed health care (which is a clear necessity), without having to choose between purchasing health care insurance or other necessities of the worker.

Association Health Plans are not only highly sought after but would help ease financial burdens to all parties they impact. I thank you for your time in reading and taking into consideration our position on HB-5383 An Act Concerning Association Health Plans, and respectfully request that you **“SUPPORT” HB-5383.**